

**UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

NORTH AMERICAN SPECIALTY INSURANCE
COMPANY, a New Hampshire corporation,

Plaintiff,

v.

CASE NO.: 1:07-CV-0053

HON.: Wendall A. Miles

B&T CONSTRUCTION, INC. d/b/a,
HARGLO CONSTRUCTION, A Michigan
corporation; LOREN J. BERENS, DIANE L.
BERENS, jointly and severally,

Defendants.

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Omar J. Harb (P51306)
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Attorneys for North American Specialty
Insurance Company
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CONSENT JUDGMENT

At a session of the Court, held in
Grand Rapids, Kent County, Michigan
on April 24, 2007

PRESENT: WENDELL A. MILES
HON. U.S. DISTRICT COURT JUDGE

Plaintiff, North American Specialty Insurance Company ("NAS"), and Defendants, B & T
Construction, Inc. d/b/a Harglo Construction; Loren J. Berens and Diane L. Berens having

stipulated to entry of the following Consent Judgment; and the Court being otherwise fully advised in the premises:

IT IS HEREBY ORDERED that a Judgment is entered against Defendants, B & T Construction, Inc. d/b/a Harglo Construction; Loren J. Berens and Diane L. Berens, jointly and severally, and in favor Plaintiff in the amount of \$615,725.63, representing Plaintiff's losses, costs, expenses, consulting fees and attorney fees as of February 23, 2007.

IT IS FURTHER ORDERED that Defendants shall provide Plaintiff with collateral security in the amount of \$1,153,473.81 representing claims on bonds issued by Plaintiff as of February 23, 2007.

IT IS FURTHER ORDERED that Plaintiff may apply to this Court for an Amended Judgment in the amount of any increase or decrease in claims, losses, costs, expenses, consulting fees and attorney fees incurred after February 23, 2007 and such additional increase or decrease in amount shall be established by Affidavit of Plaintiff's counsel.

DATED: April 24, 2007 /s/ Wendell A. Miles
HON. U.S. DISTRICT COURT JUDGE

STIPULATED AND AGREED AS TO FORM AND CONTENT:

ALBER CRAFTON, PSC

s/Jeffrey M. Frank
Jeffrey M. Frank (P46916)
Attorney for Plaintiff

s/Loren J. Berens
LOREN J. BERENS

B&T CONSTRUCTION, INC. d/b/a
HARGLO CONSTRUCTION

By: s/Loren J. Berens
Loren J. Berens, President

s/Diane L. Berens
DIANE L. BERENS

s/Thomas M. Keranen
Thomas M. Keranen (P32506)
Attorney for Defendants